



PO Box # 940910
Mt McCoy Station Post Office
Simi Valley, CA 93065

September 6, 2008

Ref. No. [REDACTED]

[REDACTED]

We are writing to inform you that we recently became aware that a Countrywide employee (now former) may have sold unauthorized personal information about you to a third party. Based on a joint investigation conducted by Countrywide and law enforcement authorities, it was determined that the customer information involved in this incident included your name, address, Social Security number, mortgage loan number, and various other loan and application information.

We deeply regret this incident and apologize for any inconvenience or concern it may cause you. We take our responsibility to safeguard your information very seriously and will not tolerate any actions that compromise the privacy or security of our customers' information. We have terminated the individual's access to customer information and he is no longer employed by Countrywide. Countrywide will continue to work with law enforcement authorities to pursue further actions as appropriate.

If you are a current Countrywide mortgage holder, we will take necessary precautions to monitor your mortgage account and will notify you if we detect any suspicious or unauthorized activity related to this incident. We will also work with you to resolve unauthorized transactions on your Countrywide mortgage account related to this incident if reported to us in a timely manner.

As an additional measure of protection, Countrywide has arranged for complimentary credit monitoring services provided by a Countrywide vendor at no cost to you over the next two years. We have engaged ConsumerInfo.com, Inc., an Experian® Company, to provide to you at your option, a two-year membership in Triple Advantage Credit Monitoring. **You will not be billed for this service.** Triple Advantage includes daily monitoring of your credit reports from the three national credit reporting companies (Experian, Equifax® and TransUnion®) and email monitoring alerts of key changes to your credit reports.

To learn more about and enroll in Triple Advantage, log on to www.consumerinfo.com/countrywide and complete the secure online form. You will need to enter the activation code provided below on page two of the online form to complete enrollment. If you do not have Internet access, please call the number below for assistance with enrollment. You will have 90 days from the date of this letter to use the code to activate the credit monitoring product.

Borrower Activation Code: [REDACTED]

In light of the sensitive nature of the information, we urge you to read the enclosed brochure outlining precautionary measures you may want to take. The brochure will guide you through steps to:

- ✓ Contact the major credit bureaus and place a fraud alert on your credit reports;
- ✓ Review your recent account activity for unauthorized charges or accounts;
- ✓ Be vigilant and carefully review your monthly credit card **and other account statements** over the next twelve to twenty-four months for any unauthorized charges; and
- ✓ Take action should any unauthorized activity appear on your credit report.

We apologize again that this incident has occurred and for any inconvenience or worry it may have caused. If you have questions, please call our special services hotline at 1-866-451-5895, and a specially trained representative will be ready to assist you.

Sincerely,

Phelia Zuckerman

Phelia Zuckerman
Countrywide Office of the President
Enclosure

PRECAUTIONARY MEASURES YOU MAY WANT TO TAKE

- 1 Completely destroy or shred all papers with personal information before throwing them out.
- 2 Be careful who you give your information to over the phone.
- 3 Never give out your Personal Identification Number (PIN) or passwords.
- 4 Report lost or stolen credit cards, checks or identification immediately.
- 5 Shop online only with reputable merchants in secured areas.
- 6 Never write your Social Security Number or driver's license number on your checks.
- 7 Never leave your mail in an unsecure mailbox.

WHAT SHOULD YOU DO IF YOU BECOME A VICTIM?

STEP 1: Contact the three nationwide credit bureaus listed below. Ask them to send you a copy of your credit report and instruct them to place a fraud alert on your record. The three nationwide consumer reporting companies have toll-free numbers for placing a fraud alert; a call to one company is sufficient.

Equifax Information
Service, LLC.
P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
Fraud Victim Assistance
Division
P.O. Box 6790
Fullerton, CA 92834-6790
1-800-680-7289
www.transunion.com

Placing a fraud alert entitles you to a free copy of your credit report from each of the three nationwide consumer reporting companies. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

STEP 2: Close accounts that have been tampered with or opened fraudulently. Ask the issuer to promptly clear your credit record.

STEP 3: Call your local police or sheriff's department to file a police report and remember to get a copy of the report. Your creditors may require it for documentation. Plus, a police report will help you get information from creditors about fraudulent accounts.

STEP 4: Finally, file a complaint with the Federal Trade Commission at: ftc.gov/idtheft or call 1-877-ID-THEFT (438-4338). Reporting your complaint can help law enforcement officials across the country with their investigations.

**To learn more about ID theft and how to deter, detect and defend against it,
visit ftc.gov/idtheft**